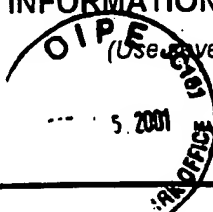
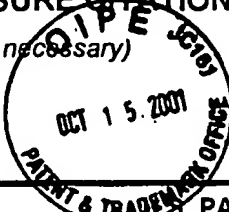


<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary) <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">   <b>INDEX</b> </div> <div style="text-align: center;">   <b>PATENT &amp; TRADEMARK OFFICE</b> </div> </div>				ATTY DOCKET NO. 40655.0700		SERIAL NO. TBA	
APPLICANT(S) Breck et al.				FILING DATE March 7, 2001			
GROUP TBA				Technology Center 2100			

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U.S. PATENT DOCUMENTS				
TAB	DOCUMENT NO.	DATE	NAME	TITLE
1.	5,715,399	1998/02/03	Bezos	Secure Method and System for Communicating a List of Credit Card Numbers Over a Non-Secure Network
2.	5,770,843	1998/06/23	Rose et al.	Access Card for Multiple Accounts
3.	5,914,472	1999/06/22	Foladare et al.	Credit Card Spending Authorization Control System
4.	5,930,767	1999/07/27	Reber et al.	Transaction Methods Systems and Devices
5.	5,953,710	1999/09/14	Fleming	Children's Credit or Debit Card System
6.	5,991,748	1999/11/23	Taskett	Methods and Apparatus for Regenerating a Prepaid Transaction Account
7.	6,021,943	2000/02/08	Chastain	Process for Executing Payment Transactions
8.	6,044,360	2000/03/28	Picciallo	Third Party Credit Card
9.	6,078,908	2000/06/20	Schmitz	Method for Authorizing in Data Transmission Systems
10.	6,088,683	2000/07/11	Jalili	Secure Purchase Transaction Method Using Telephone Number
11.	6,163,771	2000/12/19	Walker et al.	Method and Device for Generating a Single-Use Financial Account Number
12.	6,173,269 B1	2001/01/09	Solokl et al.	Method and Apparatus for Executing Electronic Commercial Transactions With Minors
13.	6,227,447 B1	2001/05/08	Campisano	Cardless Payment System
14.	6,267,292 B1	2001/07/31	Walker et al.	Method and Apparatus for Funds and Credit Line Transfers
FOREIGN PATENT DOCUMENTS				
	DOCUMENT NO.	DATE	NAME	TITLE
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)				
9w	15.		Green, Thomas C., <i>American Express offers temporary CC numbers for the Web</i> , 09/09/00, The Register, www.theregister.c.uk/c	
	16.		CNN.com. U.S. News, <i>American Express to offer disposable credit card numbers</i> , 09/08/00, Associated Press, www.cnn.c	
	17.		American Express, <i>Private Payments<sup>SM</sup>; A New Level of Security from American Express</i> , American Express Website, Cards Date Unknown	
	18.		Martin, Zack, <i>One-Time Numbers Stop Web Hackers From Pilfering Data</i> , 01/01, Card Marketing, Thomson Financial, www.c rdf rum.c	
	19.		The Dollar Stretcher, <i>Disposable Credit Card Numbers</i> , 01/01, CardRatings.org, www.stretcher.c	
EXAMINER			DATE CONSIDERED 2/9/01	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09800461	
	Filing Date		2001-03-07	
	First Named Inventor	Breck, Lydia		
	Art Unit	3621		
	Examiner Name	Winter, John M.		
	Attorney Docket Number	03292.101070.		

U.S. PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	
	1	6771981	B1	2004-08-03	Zalewski, Thomas W., et al.	Column 6, line 35 through column 18, line 23.	

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	1	20040030601	A1	2004-02-12	Pond, Russel L., et al.	Page 4, paragraph 0054 through page 13, paragraph 0160.
	2	20050017068	A1	2005-01-27	Zalewski, Thomas W., et al.	Page 3, paragraph 0036 through page 10, paragraph 0102.

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**INFORMATION DISCLOSURE  
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Application Number	09800461
Filing Date	2001-03-07
First Named Inventor	Breck, Lydia
Art Unit	3621
Examiner Name	Winter, John M.
Attorney Docket Number	03292.101070.

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26067, 23 May 2007.	<input type="checkbox"/>

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<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

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( Not for submission under 37 CFR 1.99)

Application Number	09800461
Filing Date	2001-03-07
First Named Inventor	Breck, Lydia
Art Unit	3621
Examiner Name	Winter, John M.
Attorney Docket Number	03292.101070.

**CERTIFICATION STATEMENT**

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☒ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Jonathan Berschadsky/	Date (YYYY-MM-DD)	2007-08-23
Name/Print	Jonathan Berschadsky	Registration Number	46,551

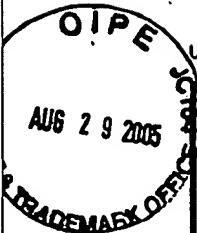
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
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Substitute for form 1449A/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			Application Number	09/800,461	
			Filing Date	March 7, 2001	
			First Named Inventor	Lydia Breck	
			Art Unit	2161	
			Examiner Name	TBA	
Sheet	1	of	2	Attorney Docket Number	40655.0700

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known) <sup>2</sup>			
/JWW/		US- 5,594,227		01-14-1997	Deo	
		US- 5,721,781		02-24-1998	Deo et al.	
		US- 5,742,756		04-21-1998	Dillaway et al.	
		US- 5,768,385		06-16-1998	Simon	
		US- 5,778,069		07-07-1998	Thomlinson et al.	
		US- 5,852,812		12-22-1998	Reeder	
		US- 5,878,138		03-02-1999	Yacobi	
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		US- 5,913,203		06-15-1999	Wong et al.	
		US- 5,918,216		06-29-1999	Miksovsky et al.	
		US- 5,958,004		09-28-1999	Helland et al.	
		US- 5,991,413		11-23-1999	Arditti et al.	
		US- 5,999,914		12-07-1999	Blinn et al.	
		US- 6,000,832		12-14-1999	Franklin et al.	
		US- 6,012,143		01-04-2000	Tanaka	
		US- 6,016,482		01-18-2000	Molinari et al.	
		US- 6,029,147		02-22-2000	Horadan et al.	
		US- 6,052,675		04-18-2000	Checchio	
		US- 6,070,150		05-30-2000	Remington et al.	
		US- 6,070,154		05-30-2000	Tavor et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
V		WO	97/09688	A2	03-13-1997	Microsoft Corporation		

Examiner Signature	<u>/John Winter/</u>	Date Considered	<u>04/16/2009</u>
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				Filing Date	March 7, 2001
				First Named Inventor	Lydia Breck
				Art Unit	2161
				Examiner Name	TBA
Sheet	2	of	2	Attorney Docket Number	40655.0700

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known) <sup>2</sup>			
/JWW/		US- 6,098,053		08-01-2000	Slater	
		US- 6,112,191		08-29-2000	Burke	
		US- 6,122,625		09-19-2000	Rosen	
		US- 6,125,352		09-26-2000	Franklin et al.	
		US- 6,141,752		10-31-2000	Dancs et al.	
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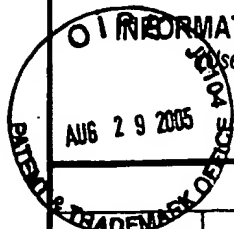
FOREIGN PATENT DOCUMENTS								
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		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
↓								

Examiner Signature	/John Winter/	Date Considered	04/16/2009
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 801.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

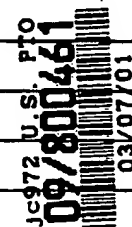
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	ATTY DOCKET NO. 40655.0700	SERIAL NO. TBA
	APPLICANT(S) Breck et al.	
	FILING DATE March 7, 2001	GROUP TBA

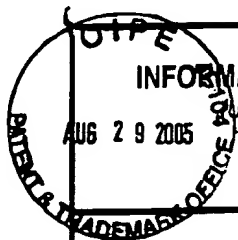
## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JW	4,450,535	1984/5/22	de Pommery et al.			
	5,016,274	1991/5/14	Micali et al.			
	5,023,908	1991/6/11	Weiss			
	5,350,906	1994/9/27	Brody et al.			
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	5,903,830	1999/5/11	Joao et al.			
	5,903,875	1999/5/11	Kohara			
	5,903,880	1999/5/11	Biffar			
	5,905,908	1999/5/18	Wagner			
	5,909,492	1999/6/1	Payne et al.			
	5,915,023	1999/6/22	Bernstein			
	5,923,734	1999/7/13	Taskett			
	5,930,777	1999/7/27	Barber			
	5,949,044	1999/9/7	Walker et al.			





<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary) AUG 29 2005 PATENT & TRADEMARK OFFICE				ATTY DOCKET NO. 40655.0700		SERIAL NO. TBA	
				APPLICANT(S) Breck et al.			
				FILING DATE March 7, 2001		GROUP TBA	
<b>U.S. PATENT DOCUMENTS</b>							
		5,949,876	1999/9/7	Ginter et al.			
		5,956,699	1999/9/21	Wong et al.			
		5,960,411	1999/9/28	Hartman et al.			
		5,963,915	1999/10/5	Kirsch			
		5,966,697	1999/10/12	Ferguson et al.			
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		6,064,981	2000/5/16	Barni et al.			

**INFORMATION DISCLOSURE CITATION**

(Use several sheets if necessary)

ATTY DOCKET NO.  
40655.0700SERIAL NO.  
TBAAPPLICANT(S)  
Breck et al.FILING DATE  
March 7, 2001GROUP  
TBA**U.S. PATENT DOCUMENTS**

		6,076,078	2000/6/13	Camp et al.			
		6,078,906	2000/6/20	Huberman			
		6,081,790	2000/6/27	Rosen			
		6,088,717	2000/7/11	Reed et al.			
		6,088,797	2000/7/11	Rosen			
		6,092,198	2000/7/18	Lanzy et al.			
		6,115,458	2000/9/5	Taskett			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		WO 99/49424	1999/9/30	PCT				
		WO 00/49586	2000/8/24	PCT				

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


EXAMINER


/John Winter/

DATE CONSIDERED

04/16/2009

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	Filing Date		2001-03-07	
	First Named Inventor	Breck, Lydia		
	Art Unit	3621		
	Examiner Name	Winter, John M.		
	Attorney Docket Number	03292.101070.		

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	Filing Date		2001-03-07
	First Named Inventor	Breck, Lydia	
	Art Unit	3621	
	Examiner Name	Winter, John M.	
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